

Agenda

Why Health Care Costs are Rising?
Where Does the Health Care Premium Go?
Pooling and its use in Spreading Risk
State of Iowa Health Plan
Chronic Disease and Personal Responsibility
Role of the Agent/Broker
What Options are Currently Available in Iowa
Ideas for Reform

Presenters

Pat Ryan, Actuary
Wellmark BC/BS, Des Moines

Paula Dierenfeld, Executive Director
Federation of Iowa Insurers, Des Moines

Lori Ensminger, Area President – Iowa
Gallagher Benefits Inc, Sioux City

Tom Hoffmann, Principal
Mercer, Cedar Rapids